

WHAT IS CLAIMED IS:

1. A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information related to checks presented to said payor financial

5 institution for payment;

receiving a payor check file from said exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item; and

10 sending said exception client an e-mail notifying said exception client of said at least one exception item.

2. The method as recited in claim 1, further comprising:

generating a Web file, said Web file including exception information relating to said exception item; and

generating an address for said Web file; wherein

5 said e-mail includes said address.

3. The method as recited in claim 2, further comprising:

generating an image of said exception item; and wherein

said Web file includes said image.

4. The method as recited in claim 1, wherein the step of comparing further includes the step of performing a scrubbing process to determine whether said exception item is a true exception item

5. The method as recited in claim 2, further comprising causing said address to expire at a predetermined time.

6. The method as recited in claim 2, further comprising sending an SMTP notice to said payor financial institution using said method when said exception client accesses said Web file.

7. The method as recited in claim 1, wherein said sending includes sending said e-mail across a network.

8. The method as recited in claim 2, wherein said e-mail includes a hyperlink to said address.

9. The method as recited in claim 1, wherein said method is used in an exception item notification system and said method further comprises:

comparing said at least one exception item with a database of clients of said exception item notification system; and

5 sending said e-mail only when said exception client is a client of said exception item notification system.

10. A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:  
receiving a presentment check file, said presentment check file including presentment information relating to checks presented to said payor financial institution for payment;

receiving a payor check file from said exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item;

generating a Web file, said Web file including an image relating to said exception item;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

generating an address for said Web file; wherein

said e-mail includes a hyperlink to said address.

11. An exception item notification system for notifying an exception client associated with a payor financial institution of an exception item, said system comprising:

a first processor which receives a presentment check file and a payor check file, said presentment check file including presentment information relating to checks presented to said payor financial institution, said payor check file including check

information relating to checks written by said exception client, said first processor compares said presentment check file and said payor check file and produces an exception file including at least one exception item in response thereto; and

10           a second processor coupled to said first processor, said second processor receives said exception file, and sends said exception client an e-mail notifying said exception client of said exception item.

12.       The exception item notification system as recited in claim 11, wherein said second processor is a server.

13.       The exception item notification system as recited in claim 11, wherein said second processor further:

generates a Web file including exception information relating to said exception item;

5           generates an address for said Web file; and wherein

said second processor sends said e-mail to said exception client including said address.

14.       The exception item notification system as recited in claim 13, further comprising:

a third processor which receives said presentment check file and said exception file, generates an image of said exception item, and sends said image to

5           said second processor; and wherein

said exception information relating to said exception item includes said image.

15. The exception item notification system as recited in claim 11, further comprising:

a database including data identifying clients of said exception item notification system; and

5 a third processor coupled to said first and second processors, said third processor compares said exception file with said database, and modifies said exception file so that said exception file includes exception items relating only to said clients of said exception item notification system.

16. The exception item notification system as recited in claim 11, further comprising:

a database including data identifying clients of said exception item notification system;

5 a third processor coupled to said first and second processors, said third processor receives said presentment check file and said exception file, generates an image of said exception item, and sends said image to said second processor;

a fourth processor coupled to said first and second processor, said fourth processor compares said exception file with said database, and modifies said exception file so that said exception file includes exception items relating only to said clients of said exception item notification system; and wherein

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said information relating to said exception item includes said image.

17. The system as recited in claim 11, wherein said first processor further performs a scrubbing process to determine whether said exception item is a true exception item.

18. The system as recited in claim 11, wherein said first and second processors are a single processor.

19. The system as recited in claim 16, wherein said first, second, third and fourth processors are a single processor.

20. An exception item notification system for notifying an exception client associated with a payor financial institution of an exception item, said system comprising:

a first processor which receives a presentment check file and a payor check  
5 file, said presentment check file including presentment information relating to checks presented to said payor financial institution, said payor check file including check information relating to checks written by said exception client, said first processor compares said presentment check file and said payor check file and produces an exception file including at least one exception item in response thereto;

10 a second processor coupled to said first processor, said second processor:

receives said exception file;

sends said exception client an e-mail notifying said exception client of  
said exception item;

generates a Web file including exception information relating to said  
15 exception item;  
generates an address for said Web file; and  
sends said e-mail to said exception client including said address;  
a third processor coupled to said first and second processors, said third  
processor receives said presentment check file and said exception file,  
20 generates an image of said exception item, and sends said image to said  
second processor; and wherein  
said exception information relating to said exception item includes said  
image.

21. A method in a check exception item notification system for producing  
an exception item by a payor financial institution using said system, said exception  
item relating to an exception client, said exception client being associated with said  
payor financial institution, said method further for receiving a decision from said  
5 exception client regarding whether to pay said exception item, said method  
comprising:

receiving a presentment check file, by said payor financial institution  
said presentment check file including presentment information relating to checks  
presented to said payor financial institution for payment;

10 receiving a payor check file from said exception client by said payor  
financial institution, said payor check file including check information relating to  
checks written by said exception client;

comparing said presentment check file with said payor check file by  
said payor financial institution thereby producing at least one exception item; and

15 sending said exception client an e-mail by said payor financial  
institution, said e-mail notifying said exception client of said at least one exception  
item;

accessing said e-mail by said exception client;

20 making a decision, by said exception client as to whether to authorize  
payment of said exception item; and

sending said decision, by said exception client, over a network to said  
payor financial institution.

22. The method as recited in claim 21, wherein a default decision is used  
when said exception client does not perform said step of making a decision before a  
predetermined time.

23. A method of providing authorization as to whether to pay an  
exception item, said method comprising:

receiving an e-mail including a notification of said exception item, said e-  
mail further including an address for a Web file, said Web file being hosted on a  
5 server and including information about said exception item;



accessing said Web file over a network; and  
providing said authorization to said server.

24. The method as recited in claim 23, wherein said information includes  
an image relating to said exception item.

25. An e-mail file to be sent to a client, said e-mail file comprising:  
a message portion; and  
a hyperlink to a Web file, said Web file including information regarding an  
exception item relating to said client.

5 26. The e-mail file as recited in claim 25, wherein said information in said  
Web file includes an image of said exception item.